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EXAMINER

FERTIG, BRIAN E

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/803,871	<b>Applicant(s)</b> MICHELSEN ET AL.	
	<b>Examiner</b> BRIAN FERTIG	<b>Art Unit</b> 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 17 June 2008.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-11, 13-23 and 25-35 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11, 13-23 and 25-35 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>6/17/2008</u> .   | 6) <input type="checkbox"/> Other: _____                          |

## **DETAILED ACTION**

### ***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 6/17/2008 has been entered.

### ***Specification***

2. The disclosure is objected to because of the following informalities: The Specification indicates that during the establishment of partner accounts, the sender provides the information needed to setup the partner accounts (see Specification par 22). However, claims 17, 31, 32, and 35 recite "without the sender needing to know details of the recipient account information prior to designation of the recipient". It is therefore unclear as to precisely which time frame is claimed by "prior" and which information is regarded as 'specific'. To the extent supported by Applicant's original disclosure, Examiner respectfully suggests claiming a more limited time period (i.e. at the time of specifying) and/or more precisely claiming what information is known and what is unknown. Appropriate correction is required.

### ***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

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The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-11, 13-23, and 25-35 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

With respect to claims 1, 2, 3, 9-11, 13-14, 17, 25, 27-28, 31,32, 34, and 35

These claims recites limitations directed to statements of intended use (i.e. a database for . . . , money may be received, may be the "same terminal", "an initiating terminal for", "may transfer money", "providing account information for", "in order for" note this list is not exhaustive). Statements of intended use is language that suggests or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation. This lack of positive recitation causes the claim to be indefinite. To the extent supported by Applicant's specification, Examiner respectfully suggests positively reciting the limitations and avoiding limitations directed to "may be".

With respect to claims 4-8, 15-16, 18-23, 26, 29-30 and 33

These claims are rejected for incorporating the subject matter rejected above.

With respect to claim 11

This claim recites means for plus function language. This language invokes the rebuttable presumption that applicant seeks treatment under 35 U.S.C. 112, sixth paragraph. Such treatment requires that applicant clearly identify particular structures or steps within the disclosure as the means for or steps for that applicant intends to claim (see MPEP § 2181). No such clear identification has been found, rendering the claim

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indefinite. For the purposes of examination below, it is assumed that applicant did not intend to invoke treatment under 35 U.S.C. 112, sixth paragraph. Applicant is advised to explicitly rebut the presumption that 35 U.S.C. 112, sixth paragraph treatment has been invoked, amend the claims to remove the invoking language, or point out language in the disclosure that clearly identifies the particular structures or steps applicant intends to claim.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

7. Claims 1-11,13-23, 25-28 and 30-35 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent 5,937,396 to Konya (Konya) in view of US Patent

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6,488,203 to Stoutenburg (Stoutenburg) and in further view of US Patent 5,987,439 to Gustin (Gustin).

With respect to claim 1

Konya teaches:

A system for transferring money between a sender and a recipient, comprising:

an initiating terminal for initiating the transfer of money by a sender  
(i.e. ATM 14, see col 7, lines 33-61 and fig 1);

a dispensing terminal where transferred money may be received by  
a recipient (i.e. ATM 16, see col 7, lines 33-61 and fig 1);

a database for storing account information of senders and  
recipients (i.e. database in main computer, see col 7, lines 33-61, note  
that the database contains account information), and

Konya does not explicitly teach:

for relating account information of a sender to account information  
of one or more associated recipients so that, in response to a request at  
the initiating terminal from the sender, account information for the  
associated recipients may be provided to the initiating terminal in order to  
facilitate the transfer of money from the sender to one or more of the  
associated recipients

Stoutenburg teaches:

for relating account information of a sender to account information  
of one or more associated recipients so that, in response to a request at

the initiating terminal from the sender, account information for the associated recipients may be provided to the initiating terminal in order to facilitate the transfer of money from the sender to one or more of the associated recipients (see col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer.).

Gustin teaches recipient account information (see col 4, lines 35-49, note that wired funds are deposited into the recipients account).

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the recipient association and listing features of Stoutenburg in order to have allowed the sender to select the recipient from a list as taught explicitly by Stoutenburg, see col 7, lines 30-32.

It would have been obvious to one having ordinary skill in the art at the time of Applicant's invention to have substituted the "non-banked" (i.e. direct dispensing of funds without a recipient account) feature of Konya with the recipient account feature of Gustin in order to wire transfer funds to a transferee over a banking network as taught explicitly by Gustin (see col 4, lines 35-49).

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The result of such a combination would logically include the account information taught by Konya and Gustin in the association and listing information since account information is the basis on which the funds transfer are routed to the recipient.

With respect to claim 35

Konya in view of Stoutenburg and Gustin teaches:

A system for transferring money from one consumer as a sender to a second, different consumer as a recipient, the system comprising:

an initiating terminal for initiating the transfer of money, including displaying information pertaining to the transfer of money (see Konya col 8, lines 21-34 and fig 2, note the inclusion of a display); and

a database for storing account information of senders and recipients (see Konya col 7, lines 33-61, note that database included in the main computer and its storage of account information), and for relating account information of a sender to account information of one or more associated recipients so that, in response to a request at the initiating terminal from the sender, account information for the associated recipients is provided to and displayed for selection by the sender at the initiating terminal, in order to transfer money from the sender to one or more of the associated recipients in response to selection of the recipient account information, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection (see Stoutenburg,



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col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 2

Konya in view of Stoutenburg teaches:

The system of claim 35 (see rejection of claim 35 above), further comprising:

a database management system in communication with the initiating terminal, for managing sender and recipient accounts at the database (i.e. main computer, see Konya col 7, lines 33-61 and fig 1);

wherein at least some of the sender and related recipient accounts are debit accounts (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards), and

wherein the transfer of money may be made by transferring money from an account of the sender (see Konya, see col 6, lines 9-25, note that

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the sender account is checked for sufficient funds, thus suggesting that it will be the source of the transferred funds)

Konya in view of Stoutenburg does not explicitly teach:

to an account of the recipients.

Gustin teaches:

to an account of the recipients (see col 4, lines 35-49, note that wired funds are deposited into the recipients account).

(see rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 3

Konya in view of Stoutenburg and Gustin teaches:

The system of claim 2 (see rejection of claim 2 above), further comprising: a dispensing terminal where transferred money may be received by a recipient; wherein the database management system is in communication with the initiating terminal and the dispensing terminal (i.e. ATM, see Konya col 7, lines 33-61 and fig 1).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 4

Konya in view of Stoutenburg and Gustin teaches:

The system of claim 3 (see rejection of claim 3 above), wherein at least one of the initiating and dispensing terminals is a self-service terminal (see Konya, col 10, lines 15-27, note that it is the individual interacting with the ATM).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

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With respect to claim 5

Konya in view of Stoutenburg and Gustin teaches:

The system of claim 4 (see rejection of claim 4 above), wherein the self-service terminal is an ATM (see Konya, col 7, lines 33-61 and fig 1 and 2).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 6

Konya in view of Stoutenburg and Gustin teaches:

The system of claim 3 (see rejection of claim 3 above), wherein at least one of the initiating and dispensing terminals is a terminal operated by a money transfer agent (see Stoutenburg col 3, lines 10-26, note the use of an agent).

It would have been further obvious to one having ordinary skill in the art at the time of Applicant's invention to have provided Konya with the agent feature of Stoutenburg in order to have assisted the customer with the transaction as taught explicitly by Stoutenburg (see col 3, lines 10-26)

With respect to claim 7

Konya in view of Stoutenburg and Gustin teaches:

The system of claim 3 (see rejection of claim 3 above), wherein the initiating and dispensing terminals may be the same terminal (see Konya, col 8, lines 11-20, note that ATM 14 and 16 may be identical, thus fairly suggesting that they could be the same terminal, since their functionality is identical).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 8

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Konya in view of Stoutenburg and Gustin teaches:

The system of claim 3 (see rejection of claim 3 above), wherein the initialing and dispensing terminals may be different terminals (see Konya col 7, lines 33-67 and fig 1).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 9

Konya in view of Stoutenburg and Gustin:

A system for transferring money from an originator to a beneficiary, comprising:

a network of terminals, including an initiating terminal for initiating a money transfer and a dispensing terminal for dispensing transferred money (see Konya, col 7, lines 33-61 and fig 1), wherein at least the initiating terminal has a display device for displaying information (see Konya, col 8, lines 21-35 and fig 2);

a database in communication with the initiating and dispensing terminals, for storing account information relating to an account of an originator (see Konya, col 7, lines 33-61) and account information relating to accounts of beneficiaries, and for relating account information of the originator to account information of one or more predetermined beneficiaries (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to

the sender in list from so that the sender may choose a recipient. See also Gustin col 4, lines 35-49, teaching recipient account information); and a database management system for managing the originator and beneficiary accounts (i.e. main computer, see Konya, col 7, lines 33-61), and in response to a request at the initiating terminal to transfer money from the originator, for automatically accessing the database for account information of the predetermined beneficiaries, so that account information on each predetermined beneficiary may be provided to the initiating terminal for display at the display device in order to facilitate the transfer of money from the originator to one of the predetermined beneficiaries by selecting, among the displayed beneficiary account information, the one or more beneficiaries to receive transferred money (see Stoutenburg, col 7, lines 1-55).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 10

Konya in view of Stoutenburg and Gustin teaches:

A system for crediting funds from one person consumer to another consumer, comprising:

terminal means for initiating the transfer of money (i.e. ATM, see Konya, col 7, lines 33-61 and fig 1), including a display means (see Konya col 8, lines 21-34 and fig 2, note the inclusion of a display);

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data base means for storing account information of senders and recipients (see Konya, col 7, lines 33-61), and for relating account information of an account of a sender to account information of an account of one or more selected recipients (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. See also Gustin col 4, lines 35-49, teaching recipient account information); and

database management means in communication with the terminal means, for managing sender and recipient accounts (i.e. main computer, see Konya, col 7, lines 33-61), and in response to a request at the terminal means to transfer money from the sender, for automatically accessing account information for the selected recipients at the database means, so that account information for the selected recipients may be provided to the terminal means for display at the display means in order to facilitate the transfer of money from the sender to one or more of the selected recipients (see Stoutenburg, col 7, lines 1-55).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 11

Konya in view of Stoutenburg and Gustin teaches:

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A method for displaying data at a terminal in connection with transferring money from the debit account of a sender to a recipient, the method comprising:

associating a debit account of the sender with a debit account of one or more recipients, the associated recipients being those to whom the sender may transfer money (see Stoutenburg, col 7, lines 1-55, note that transaction details for recipients are gathered and associated with the sender's account in the database in combination with the account information teachings of Konya, col 6, lines 9-25 and Gustin col 4, lines 35-49); and

after entry of sender account information at the terminal, displaying information on each of the associated recipients, so that the recipient to receive the money transfer may be selected based on the displayed information (see Stoutenburg, col 7, lines 19-34);

wherein the debit account information of the sender is associated with debit account information of the associated recipients (see Stoutenburg, col 7, lines 19-29, note that the list of recipients is retrieved by entering the CCC which demonstrates the relatedness of the sender account to the receiver accounts), and wherein the displayed information on each of the associated recipients is the account information of those recipients (see see col 7, lines 30-10, note that the list displays recipient names).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

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With respect to claim 13

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the recipient account information displayed is an account number (note that the combination of Stoutenburg and Gustin fairly suggest displaying such information in the list taught by Stoutenburg in so far as an account number is the means by which the payment is routed to the recipient. Examiner also notes that the account number in the context of being displayed is non-functional descriptive material in so far as it acts as mere indicia. As non-functional descriptive material it has not been given patentable weight so as to distinguish Applicant's invention from the prior art.).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 14

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the recipient account information displayed is the name of the recipient (see Stoutenburg, col 7, lines 19-29, note that names are displayed, see also non-functional descriptive material reasoning of claim 13 above).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 15

Konya in view of Stoutenburg and Gustin teaches:



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The method of claim 11 (see rejection of claim 11 above), wherein the money transfer is made from the account of the sender to an account of the selected recipient (see Konya, see col 6, lines 9-25, note that the sender account is checked for sufficient funds, thus suggesting that it will be the source of the transferred funds. See also Gustin col 4, lines 35-49).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 16

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 11 (see rejection of claim 11 above), wherein the money transfer is made from the account of the sender and is wired to a destination associated with the recipient (see Konya, see col 6, lines 9-25, note that the sender account is checked for sufficient funds, thus suggesting that it will be the source of the transferred funds. See also Gustin col 4, lines 35-49, note that it is wired to recipient's account).

(See rationale supporting obviousness and motivation to combine of claim 1 above).

With respect to claim 17

Konya in view of Stoutenburg and Gustin teaches:

A method for transferring money from a sender at a dispensing terminal to a recipient at a dispensing terminal, comprising:

establishing an account and account information for each sender and each recipient (see Konya col 5, lines 46-60 and col 6, lines 26-40, note that while the funds may never actually be deposited in the second

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account, it is none the less established. See also Gustin col 4, lines 35-49);

for a specific sender, establishing in advance one or more recipients to whom money may be transferred by the specific sender (See Stoutenburg, col 7, lines 1-18);

in response to entering account information for the specific sender at an initiating terminal, providing account information for the established recipients for display at the initiating terminal, in order for the sender to designate one or more recipients to whom money may be transferred (see Stoutenburg, col 7, lines 19-34); and

transferring money to the account of the recipient designated by the sender, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to designation of the recipient, so that the recipient may receive the transferred money at a dispensing terminal (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient, obviating the need to know recipient details. See also Konya, col 9, lines 23-25, Note that the recipients are retrieved based upon the receivers possession

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of a card with the receiver's account number and not a communication from the sender).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 18

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 17, further comprising:

storing the account information for each sender and each recipient in a database connected to the initiating terminal (see Stoutenburg, col 7, lines 1-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer.),

wherein the account information of the specific sender is related to the account information of the established recipients within the database (see Stoutenburg, col 7, lines 1-55, note that the list of potential recipients is retrieved based upon the access card which indicates the sender's account);

wherein the step of providing account information for the established recipients at the initiating terminal comprises:

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retrieving the stored account information of the established recipients from the database (see Stoutenburg, col 7, lines 1-55, note that the list of potential recipients is retrieved based upon the access card which indicates the sender's account); and

providing the retrieved account information to the initiating terminal (see Stoutenburg, col 7, lines 1-55 note that the recipients are selected by the sender from a list).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 19

See rationale supporting the rejection of claim 4 above.

With respect to claim 20

See rationale supporting the rejection of claim 5 above.

With respect to claim 21

See rationale supporting the rejection of claim 6 above.

With respect to claim 22

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 17 (see rejection of claim 17 above), wherein the accounts established for the sender and the recipient are debit accounts (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 23

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Konya in view of Stoutenburg and Gustin teaches:

The method of claim 22 (see rejection of claim 22 above), wherein the initiating terminal is a self-service terminal (see Konya, col 10, lines 15-27, note that it is the individual interacting with the ATM) and wherein the sender account information is entered at the self-service terminal by providing a debit account card to a card reader at the self-service terminal (see Konya see col 5, lines 46-60, note that the accounts are accessed via transaction cards, such as debit cards).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 25

See rationale supporting the rejection of claim 4 above.

With respect to claim 26

See rationale supporting the rejection of claim 5 above.

With respect to claim 27

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 17 (see rejection of claim 17 above), wherein the dispensing terminal is a self-service terminal (see Konya, col 11, lines 11-48) and wherein the transferred money is dispensed at the self-service terminal in response to providing a debit account card to a card reader at the self- service terminal (see Konya, col 11, lines 11-48 in combination with col 5, lines 46-60, note that a debit card is a contemplated transaction card.).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

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With respect to claim 28

See rationale supporting the rejection of claim 6 above.

With respect to claim 30

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 17 (see rejection of claim 17 above), wherein the step of establishing one or more recipients comprises establishing a first group of selected recipients and a second group of selected recipients (see Stoutenburg, col 7, lines 1-18, note that groups consisting of a single recipient are created), and wherein the method further comprises: displaying the first group and the second group of recipients at the initiating terminal (see Stoutenburg, col 7, lines 30-55, note that the groups consisting of single recipients is listed).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 31

Konya in view of Stoutenburg and Gustin teaches:

A method for transferring money from a sender at an initiating terminal to a recipient at a dispensing terminal, comprising:

predetermining one or more recipients to whom money may be transferred, and establishing an account for each of the predetermined recipients, and relating each of the recipient accounts to an account of the sender (see Stoutenburg, col 7, lines 1-29);

storing account information for each of the predetermined recipients (see Stoutenburg, col 7, lines 7, lines 1-29, note that the information is stored in the host computer);

requesting the transfer of money at the initiating terminal (see Konya, see col 10, lines 15-27, note that the user chooses to transfer currency);

accessing the stored account information for each of the predetermined recipients and providing that account information for display at the initiating terminal in order for the sender to select one or more recipients to whom money is to be transferred (see Stoutenburg, col 7, lines 19-55);

transferring money to the selected recipients by posting a credit from the account of the sender to the account of the selected recipients (see Konya, col 9, line 30 in combination with Gustin col 4, lines 35-49); and

retrieving the transferred money from the account of the selected recipients at one or more of the dispensing terminals, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient

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details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of a card with the receiver's account number and not by a communication from the sender).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 32

Konya in view of Stoutenburg and Gustin teaches:

A method for conducting transactions at a financial terminal, wherein the transactions include transferring money from senders at initiating terminals to recipients at dispensing terminals, the method comprising:

establishing an account for each sender and an account for each recipient (see Konya, col 9, lines 9-37, note that the user accesses the account implying that the sender account was established, See also Gustin, col 4, lines 35-49, note that recipient account, implying that it too has been established);

storing account information for each sender and recipient (see Konya, col 9, lines 9-37 and Gustin col 4, lines 35-49, note that both teachings contemplate electronic banking, thus fairly suggesting that the account information was stored);



for a specific sender, establishing recipients to whom money may be transferred by the specific sender (see Stoutenburg, col 7, lines 1-18);

requesting transfer of money by the specific sender at an initiating terminal (see Konya, col 9, lines 9-37);

providing account information for each of the established recipients for display at the initiating terminal, in order for the sender to select the established recipient to whom money may be transferred (see Stoutenburg, col 7, lines 18-34); and

transferring money from the account of the sender to the account of the recipient selected by the sender, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection, so that the recipient may receive the transferred money at a dispensing terminal (see Stoutenburg, col 7, lines 1-18 and 30-55, note that the sender initially sets up a list of one or more potential recipients related to his account, obviating the need to know recipient details. These are stored in the host computer and later presented to the sender in list form so that the sender may choose a recipient. Note further that a database is fairly suggested in so far as data is both stored and then later retrieved from the host computer. See also Konya, col 11, lines 13-48, Note that the funds are retrieved based upon the receiver's possession of

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a card with the receiver's account number and not by a communication from the sender).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 33

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 32 (see rejection of claim 32 above), wherein the transactions further include depositing money in the account of the sender, wherein a fee is charged for conducting at least some transactions (see Konya, col 9, lines 30-32), and wherein the fee charged for transferring money is higher than the fee charged for depositing money (the fee for transferring money may be either higher or lower than the fee charged for depositing money. Applicant identifies not particular utility for charging a fee higher than that charged for depositing money. Therefore, this limitation is considered to be an obvious design choice).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

With respect to claim 34

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 32 (see rejection of claim 32 above), wherein account information for a recipient may include destination information for wiring money to that recipient (see Konya see col 9, lines 20-22, note that a recipient account must be provided), and wherein the step of transferring money comprises electronically transmitting the transferred money to a location specified by the

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destination information (see Konya, col 5, lines 45-47, note that the system is provided for transferring currency electronically to an ATM).

(See rationale supporting obviousness and motivation to combine of claim 1 above)

8. Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Konya in view Stoutenburg and Gustin (Gustin) and in further view of Official Notice.

With respect to claim 29

Konya in view of Stoutenburg and Gustin teaches:

The method of claim 17 (see rejection of claim 17 above), but does not explicitly teach wherein account established for each recipient is a gift card account, and wherein the method further comprises: providing a gift card to each recipient that may be used to conduct transactions against the gift card account.

Examiner takes Official Notice that Gift Cards and their associated accounts are well known in the art, for example, when sending money as a gift, instead of a purchased gift.

It would have been further obvious to one having ordinary skill in that art to have provided Konya with Gift Card features of Official notice, in order to have facilitated the gifting of money instead of a purchased gift.

***Response to Arguments***

9. Applicant's arguments with respect to claims 1-11, 13-23 and 25-35 have been considered but are moot in view of the new ground(s) of rejection.

***Inquiry***

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to BRIAN FERTIG whose telephone number is (571)270-5131. The examiner can normally be reached on Monday - Friday 8:30am to 5:00pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

11. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/B.F./

/Mary Cheung/  
Primary Examiner, Art Unit 3694